



UNIVERSITI TEKNOLOGI MARA (UiTM), SARAWAK
FACULTY OF ADMINISTRATIVE SCIENCE AND POLICY STUDIES
DIPLOMA IN PUBLIC ADMINISTRATION

**STUDENT'S SPENDING HABIT IN UNIVERSITI TEKNOLOGI MARA (UiTM),
SARAWAK**

PREPARED BY:

MICHEAL KADONG ANAK GRUNSIN (2008301819)

SHASHA ANAK BELAYONG (2008589639)

WARICK MANDES (2008552631)

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CHAPTER 1: INTRODUCTION

1.1 INTRODUCTION

Financial is important for everyone and they need to manage their financial with properly because without a good or proper management of financial, the problem may occurs such as overspending, do not have enough money to buy food, no saving for future use, and so on. Thus, parents should teach their children how to manage their financial with properly and show good example in order to give notable example to their children.

As the students of university, they should know how to manage their financial with appropriate. This is because, they already mature and had been provide with enough money by their parent and had full right on their own money and spend their money to do their routine like buy food, buy clothing, and necessaries item. In order to make sure their money enough and avoid waste, they should have proper financial and knowledge on how to manage their financial with appropriate ways.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

Financial is something that we need to manage with properly. This is because without proper financial management, we as the student will faced problem in term of insufficient money that we need to do such activities that required money such as do an assignment, join any faculties activities and so on.

Students who lack financial knowledge have increased financial difficulties that continue into later years. Chen and Volpe (1998) in Bryce L. Jorgensen research (2007) found that students with less financial knowledge had more negative opinions about finances and made more incorrect financial decisions. They pointed out that having a low level of financial knowledge limits student's ability to make informed decisions.

Besides that, according to Davidson (2006, page. 22), many students do not know how to manage their income. Once they have abundance of money, they simply use it out on necessary expenses and some which are not necessary. This spending pattern clearly shows the lacking of financial literacy among students which need to be changed. We must improve the financial knowledge of our students. There is a need to start the training from high schools and comprehensively in colleges and universities.

Consumer and Financial Literacy [CFL] Treasury Taskforce (2004) reported that financial literacy level among university students and young adults were poor and lead to various financial situations which include more students working part-time job, increase cost of financing higher education and other. According to Sharma, (2004,Introduction Section) explain further,

CHAPTER 3: RESEARCH METHODOLOGY

3.1 INTRODUCTION

Research methodology can be defined as the techniques, method and procedures adopted in terminology work to carry out terminology research toward acquiring the accurate result of the research.

3.2 RESEARCH DESIGN

The purpose of research design is to measure the perception of the student from Universiti Teknologi Mara (UiTM), Sarawak on the issue factors that lead to the student spending habit. This is to obtain the feedback and identify what exactly the causes toward this problem to occur. To collect accurate data, we get responses from the UiTM. This information is collected by distributing questionnaires.

3.3 SAMPLE AND SAMPLING TECHNIQUES

3.3.1 Sample

Sample is when only a portion of the overall population taken to be studied. We will randomly choose 75 respondents. Then, we randomly distributed 75 sets of questionnaire in UiTM Sarawak. This because, the more questionnaires we distribute, the more accurate data we receive that will make our study more reliable and trustable.